

MEDICAID/PCN/CHIP COMPARISON

	MEDICAID	PCN	CHIP
Entitlement	Yes	No	No
Age	Varies by program	19 – 64	Under 19
Income	Depends on the program.	Income equal to or below 150% of poverty	Plan A – Income equal to or below 150 % of poverty. Plan B – Income equal to or below 200 % of poverty.
Program hierarchy	Considered first.	After Medicaid	After Medicaid
TPL	Other insurance allowed. (Medicaid pays last)	Not eligible if covered by health insurance or eligible to enroll in Medicare, Veteran's, Student OR health insurance through an employer where the cost to enroll the individual is less than 15% of the household's gross income.	Not eligible if covered by health insurance, OR has access to health insurance through an employer where the cost to enroll the child is less than 5% of the household's gross income.
Eligibility decision	30 days (90 for DM)	30 days	45 days
Time limit (All may be reviewed for continuing eligibility)	From 1 – 12 months depending upon program & household circumstances.	12 month certification period	12 month certification period
Start date	Eligibility begins on the 1 st day of the application month.	Eligibility begins on the application date.	Eligibility begins on the application date.
Retro coverage	3 month retroactive coverage available on most programs.	No retroactive coverage	4 day grace period when an emergency prevents a household from submitting a CHIP application.

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Social Security Numbers	Required	Required	Requested, but not required.
Citizenship	Some programs allow 'E' category Medicaid for non-citizens.	Must be a U.S. Citizen or a qualified alien to receive coverage.	Must be a U.S. Citizen or a qualified alien to receive coverage.
Assets	Most programs require assets.	No asset test.	No asset test.
Household composition	Rules depend upon the program type.	Applicant, legal spouse, children, & unborn children.	All related individuals are included in the household size.
Income deductions	Unearned and earned income deductions vary by program.	No	No
Income changes	May affect month to month eligibility.	Don't affect eligibility during the 12 month certification period.	Don't affect eligibility during the 12 month certification period.
Cost Sharing	Spenddown - Allowed with some programs.	Enrollment Fee = \$50 (w/ GA = \$15) (50% FPL = \$25)	Quarterly premiums Income from 0 – 100% = \$0 Income from 101 – 150% = \$13 Income from 151 – 200% = \$25
Co-pays	Small co-pays	5\$ co-pay	Plan A co-pay = \$3 Plan B co-pay = \$15
Enrollment cap	No limit	19,000 Adults	40,000 Children

PCN/CAW eligibility policy – <http://utahcares.utah.gov/infosourcemedicaid/> (Section 900)

CHIP eligibility policy – <http://utahcares.utah.gov/infosourcechip/>